rec'd April 1980 S 2235-1

STATE OF IDAHO

DEPARTMENT OF FINANCE

SIXTY-FIRST REPORT

Banks

Cemeteries with Pre-Arranged Funeral Plans

Collection Agencies

Credit Unions

Endowment Care Cemetery Act

Savings and Loan Associations

Securities (Blue Sky)

Uniform Consumer Credit Code

TOM D. McELDOWNEY

Director

July 1, 1978 through June 30, 1979

S2235-1

STATE OF IDAHO

DEPARTMENT OF FINANCE

SIXTY-FIRST REPORT

Banks

Cemeteries with Pre-Arranged Funeral Plans

Collection Agencies

Credit Unions

Endowment Care Cemetery Act

Savings and Loan Associations

Securities (Blue Sky)

Uniform Consumer Credit Code

TOM D. McELDOWNEY

Director

July 1, 1978 through June 30, 1979

THE HONORABLE JOHN V. EVANS
Governor of Idaho

Dear Sir:

In compliance with the provisions of the Statutes, I have the honor to submit herewith the Sixty-First Report of business transacted by the Department of Finance.

TOM D. McELDOWNEY
Director

## TABLE OF CONTENTS


Forward. . . . . 3

Commissioners of Department. . . . . 3

Summary of Income and Expenses . . . . . 4

Banks. . . . . 5

Savings and Loan Associations. . . . . 28

Credit Unions. . . . . 33

Uniform Consumer Credit Code . . . . . 38

Collection Agencies. . . . . 46

Endowed Care Cemeteries. . . . . 49

## FORWARD

The Department of Finance is a regulatory agency created for the purpose of regulating banks, savings and loan associations, credit unions, collection agencies, securities issuers, brokers, and salesmen and enforcing the provisions of the Uniform Consumer Credit Code. The Department is made up of nine programs, two of which relate specifically to the administration of the Department and the other seven programs concern the enforcement of the seven regulatory statutes which the Department administers.

## COMMISSIONERS OF DEPARTMENT SINCE DATE OF ITS CREATION BY ACT OF LEGISLATURE IN 1905

| Commissioner | Term of Office |
|---|---|
| C. C. LOVELAND | March 6, 1905 to June 1, 1907 |
| W. S. CHANEY | June 1, 1907 to March 6, 1909 |
| WILLIAM G. CRUSE | March 6, 1909 to June 2, 1911 |
| V. W. PLATT | June 2, 1911 to February 1, 1913 |
| A. E. REID | February 1, 1913 to February 6, 1915 |
| G. R. HITT | February 6, 1915 to January 25, 1919 |
| JAY GIVSON | January 25, 1919 to September 10, 1920 |
| J. G. FRALICK | September 10, 1920 to February 7, 1923 |
| E. W. PORTER | February 7, 1923 to February 1, 1931 |
| BEN DIEFENDORF | February 1, 1931 to January 13, 1937 |
| GEORGE W. WEDGWOOD | January 13, 1937 to January 1, 1939 |
| G. L. JENKINS | January 1, 1939 to January 6, 1941 |
| GEORGE W. WEDGWOOD | January 6, 1941 to January 4, 1943 |
| G. L. JENKINS | January 4, 1943 to January 2, 1945 |
| J. B. NEWPORT | January 4, 1945 to December 28, 1946 |
| WILLIAM J. SEWELL | December 28, 1946 to January 6, 1947 |
| E. F. HAWORTH | January 6, 1947 to August 15, 1952 |
| AUSTIN SCHAUWEILER | August 15, 1952 to May 14, 1954 |
| R. U. SPAULDING | June 17, 1954 to April 14, 1961 |
| J. L. McCARTHY | June 1, 1961 to July 9, 1965 |
| TOM D. McELDOWNEY (Acting) | August 10, 1965 to January 31, 1967 |
| JOHN D. SILVA | February 1, 1967 to January 4, 1971 |
| TOM D. McELDOWNEY (Acting) | January 4, 1971 to August 29, 1971 |
| TOM D. McELDOWNEY | August 30, 1971 |

## SUMMARY OF INCOME AND EXPENSES

July 1, 1978 through June 30, 1979

### INCOME BY SOURCE

#### GENERAL ACCOUNT

| | | |
|---|---|---|
| Banks | $ | 148,470.35 |
| Collection Agencies | | 11,519.50 |
| Credit Unions | | 47,061.17 |
| Savings & Loan Associations | | 1,350.00 |
| Securities | | 207,057.57 |
| Uniform Consumer Credit Code | | 113,664.00 |
| TOTAL INCOME TO THE GENERAL ACCOUNT | $ | 529,122.59 |

#### MISCELLANEOUS ACCOUNTS

| | | |
|---|---|---|
| Cemetery Account | $ | 490.00 |
| Department of Finance Suspense Account | | (212.09) |
| Miscellaneous Receipts Account | | 779.90 |
| TOTAL INCOME COLLECTED | $ | 530,180.40 |

#### APPROPRIATION

| | | |
|---|---|---|
| Personnel Costs | $ | 610,900.00 |
| Operating Expenditures | | 118,900.00 |
| Capital Outlay | | 900.00 |
| TOTAL APPROPRIATION | $ | 730,700.00 |

#### EXPENDITURES

| | | |
|---|---|---|
| Personnel Costs | $ | 491,546.00 |
| Operating Expenditures | | 110,730.00 |
| Capital Outlay | | 980.00 |
| TOTAL EXPENDITURES | $ | 603,256.00 |
| BALANCE OF APPROPRIATION | $ | 127,444.00 |

#### EXPENDITURES BY MAJOR CLASSES

| | | |
|---|---|---|
| Salaries and Wages | $ | 411,675.00 |
| Personnel Benefits | | 79,871.00 |
| Travel | | 29,864.00 |
| Professional Services | | 87.00 |
| Other Services | | 27,672.00 |
| Communications | | 10,741.00 |
| Materials and Supplies | | 3,516.00 |
| Rentals | | 33,997.00 |
| Repairs and Maintenance | | 3,941.00 |
| Miscellaneous Operating Expenditure | | 912.00 |
| Capital Outlay - Equipment | | 980.00 |
| TOTAL EXPENDITURES | $ | 603,256.00 |

#### PERSONNEL STATUS

| | POSITIONS AUTHORIZED | POSITIONS FILLED (as of 06-30-79) |
|---|---|---|
| Full-time Employees | 31.3 | 24. |
| Part-time Employees | 1.0 | 1. |
| | 32.3 | 25. |

June 30, 1979
AMERICAN BANK OF COMMERCE
Boise, Idaho
Charter No. 235
Incorporated May 24, 1976

*President, William T. Speer, Jr.*
*Vice President, Terry L. Robinson*
*Vice President & Controller, Bobette A. Chapman*

*DIRECTORS:*
*Loren D. Blickenstaff,*
*Jerry L. Caven,*
*Dallas H. Harris,*
*James B. Lyons,*
*William T. Speer, Jr.,*
*T. W. Stivers,*
*Larry Williams*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 1,047,000 |
| U. S. Treasury securities | | -0- |
| Obligations of other U. S. Government agencies and corporations | | 300,000 |
| Obligations of States and political subdivisions | | -0- |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 790,000 |
| Total Loans (excluding unearned income) | $ 79,000 | |
| Less: Reserve for possible loan losses | 3,000 | |
| Loans, Net | | 4,990,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 789,000 |
| Real estate owned other than bank premises | | -0- |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 168,000 |
| TOTAL ASSETS | | $ 8,004,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 2,000,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 3,051,000 |
| Deposits of United States Government | | 165,000 |
| Deposits of States and political subdivisions | | 1,321,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 73,000 |
| TOTAL DEPOSITS | | $ 6,610,000 |
| Total demand deposits | $ 2,698,000 | |
| Total time and savings deposits | 3,912,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | -0- |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 76,000 |
| TOTAL LIABILITIES | | $ 6,686,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | |
|---|---|---|
| Preferred stock | a. No. shares outstanding -0- (par value) | -0- |
| Common stock | a. No. shares authorized 105,000 | |
| | b. No. shares outstanding 103,500 (par value) | 1,035,000 |
| Surplus | | 207,000 |
| Undivided profits | | 156,000 |
| Reserve for contingencies and other capital reserves | | -0- |
| TOTAL EQUITY CAPITAL | | $ 1,398,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | $ 8,084,000 |

June 30, 1979

**THE BANK OF COMMERCE**

Idaho Falls, Idaho

Charter No. 225

Incorporated March 30, 1959

*President, Richard N. Adams*
*Vice President, Julian G. Cowley*
*Vice President, D. V. Groberg*
*Vice President, Guy H. Jolley*
*Vice President, Frank A. Meikle*
*Vice President, F. E. Skelton*
*Vice President, Ronald E. Snarr*
*Vice President, Thomas R. Tucker*

*DIRECTORS:*
*Richard N. Adams,*
*W. E. Arrington,*
*D. V. Groberg,*
*Cecil E. Hart,*
*L. F. Bish Jenkins,*
*F. E. Skelton,*
*Jack Thomas.*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 10,741,000 |
| U. S. Treasury securities | | 8,906,000 |
| Obligations of other U. S. Government agencies and corporations | | 1,291,000 |
| Obligations of States and political subdivisions | | 5,745,000 |
| Other bonds, notes, and debentures | | 200,000 |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 1,000,000 |
| Total Loans (excluding unearned income) | $ 1,174,000 | |
| Less: Reserve for possible loan losses | 371,000 | |
| Loans, Net | | 31,480,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 1,022,000 |
| Real estate owned other than bank premises | | 25,000 |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 687,000 |
| TOTAL ASSETS | | $ 61,097,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 18,521,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 34,898,000 |
| Deposits of United States Government | | 87,000 |
| Deposits of States and political subdivisions | | 1,613,000 |
| Deposits of foreign governments and official i itutions | | -0- |
| Deposits of commercial banks | | 1,000 |
| Certified and officers' checks | | 408,000 |
| TOTAL DEPOSITS | | $ 55,528,000 |
| Total demand deposits | $ 19,698,000 | |
| Total time and savings deposits | 35,830,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | -0- |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 461,000 |
| TOTAL LIABILITIES | | $ 55,989,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | |
| Common stock | a. No. shares authorized 30,000 | | |
| | b. No. shares outstanding 30,000 | (par value) | 300,000 |
| Surplus | | | 2,200,000 |
| Undivided profits | | | 2,608,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 5,108,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 61,097,000 |

June 30, 1979
**BUTTE COUNTY BANK**
Arco, Idaho
Charter No. 172
Incorporated May 13, 1919

*President, H. Michael Porter*
*Executive Vice President, Jack L. Phillips*
*Vice President & Cashier, Marcia L. Porter*
*Vice President & Assistant Cashier, Otto M. Porter*

*DIRECTORS:*
*M. B. Hiller,*
*Oscar Hiller,*
*Charles O'Maley,*
*H. Michael Porter,*
*Marcia H. Porter,*
*Otto M. Porter,*
*Jack L. Phillips,*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 215,000 |
| U. S. Treasury securities | | 100,000 |
| Obligations of other U. S. Government agencies and corporations | | 1,700,000 |
| Obligations of States and political subdivisions | | 346,000 |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 2,600,000 |
| Total Loans (excluding unearned income) | $ 9,000 | |
| Less: Reserve for possible loan losses | 70,000 | |
| Loans, Net | | 6,334,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 290,000 |
| Real estate owned other than bank premises | | 12,000 |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 281,000 |
| TOTAL ASSETS | | $ 11,878,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 3,427,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 6,309,000 |
| Deposits of United States Government | | -0- |
| Deposits of States and political subdivisions | | 946,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 181,000 |
| TOTAL DEPOSITS | | $ 10,863,000 |
| Total demand deposits | $ 4,043,000 | |
| Total time and savings deposits | 6,820,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | -0- |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | 21,000 |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 98,000 |
| TOTAL LIABILITIES | | $ 10,982,000 |
| Subordinated notes and debentures | | 150,000 |

## EQUITY CAPITAL

| | | | | |
|---|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | | |
| Common stock | a. No. shares authorized 750,000 | | | |
| | b. No. shares outstanding 750,000 | (par value) | $100 | 75,000 |
| Surplus | | | | 580,000 |
| Undivided profits | | | | 87,000 |
| Reserve for contingencies and other capital reserves | | | | 4,000 |
| TOTAL EQUITY CAPITAL | | | | $ 760,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | | $ 11,878,000 |

June 30, 1979
CUSTER COUNTY BANK
Challis, Idaho
Charter No. 213
Incorporated May 24, 1943

*President, Frank Burstedt*
*Executive Vice President, Raymond Burstedt*
*Vice President, Walter B. Jenson*
*Cashier, Lawrence F. Bradbury*

*DIRECTORS:*
*Lawrence F. Bradbury,*
*Frank Burstedt,*
*Raymond Burstedt,*
*Arch Hansen,*
*Walter B. Jenson*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 969,000 |
| U. S. Treasury securities | | 1,585,000 |
| Obligations of other U. S. Government agencies and corporations | | 1,835,000 |
| Obligations of States and political subdivisions | | 45,000 |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | 10,000 |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 100,000 |
| Total Loans (excluding unearned income) | $ -0- | |
| Less: Reserve for possible loan losses | 35,000 | |
| Loans, Net | | 5,252,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 108,000 |
| Real estate owned other than bank premises | | -0- |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | -0- |
| TOTAL ASSETS | | $ 9,904,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 3,130,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 5,285,000 |
| Deposits of United States Government | | 6,000 |
| Deposits of States and political subdivisions | | 726,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 88,000 |
| TOTAL DEPOSITS | | $ 9,235,000 |
| Total demand deposits | $3,728,000 | |
| Total time and savings deposits | 5,507,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | -0- |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | -0- |
| TOTAL LIABILITIES | | $ 9,235,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | |
| Common stock | a. No. shares authorized 500 | | |
| | b. No. shares outstanding 500 | (par value) | 50,000 |
| Surplus | | | 300,000 |
| Undivided profits | | | 319,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 669,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 9,904,000 |

June 30, 1979
DOWNEY STATE BANK
Downey, Idaho
Charter No. 128
Incorporated May 7, 1909

*President, John B. Bowen*
*Executive Vice President, Ben H. Bowen*
*Vice President, Wayne Wheatley*
*Vice President & Cashier, Russell J. Hyde*
*Assistant Vice President, J. Morgan Evans*

*DIRECTORS:*
*Gus Carr Anderson, Ben H. Bowen,*
*John B. Bowen, Jennie B.Bowen,*
*Willis L. Brim, Ray G. Henderson,*
*Russell J. Hyde, Archie W. Service,*
*C. Thayne Thompson, Wayne Wheatley,*
*J. Morgan Evans*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 1,741,000 |
| U. S. Treasury securities | | 232,000 |
| Obligations of other U. S. Government agencies and corporations | | -0- |
| Obligations of States and political subdivisions | | 574,000 |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 700,000 |
| Total Loans (excluding unearned income) | $63,000 | |
| Less: Reserve for possible loan losses | -0- | |
| Loans, Net | | 6,101,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 71,000 |
| Real estate owned other than bank premises | | 22,000 |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 1,000 |
| TOTAL ASSETS | | $ 9,442,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 1,866,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 4,795,000 |
| Deposits of United States Government | | 3,000 |
| Deposits of States and political subdivisions | | 1,852,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 229,000 |
| TOTAL DEPOSITS | | $ 8,745,000 |
| Total demand deposits | $2,454,000 | |
| Total time and savings deposits | 6,291,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | -0- |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | -0- |
| TOTAL LIABILITIES | | $ 8,745,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | |
| Common stock | a. No. shares authorized 1,500,000 | | |
| | b. No. shares outstanding 2,756,000 | (par value) | 276,000 |
| Surplus | | | 300,000 |
| Undivided profits | | | 121,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 697,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 9,442,000 |

June 30, 1979
D. L. EVANS & COMPANY, BANKERS
Albion, Idaho
Charter No. 26
Incorporated August 23, 1904

*President, Jay L. Nielsen*
*Vice President, H. Reed Bowen*
*Cashier, Robert L. Turner*

*DIRECTORS:*
*Don S. Evans,*
*Roland T. Evans,*
*Jeanne Jenkins,*
*Verna Jenkins,*
*Harlan B. Jenson,*
*Jay L. Nielsen,*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 810,000 |
| U. S. Treasury securities | | 1,171,000 |
| Obligations of other U. S. Government agencies and corporations | | 103,000 |
| Obligations of States and political subdivisions | | 222,000 |
| Other bonds, notes, and debentures | | 3,000 |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | -0- |
| Total Loans (excluding unearned income) | $ 98,000 | |
| Less: Reserve for possible loan losses | -0- | |
| Loans, Net | | 6,879,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 98,000 |
| Real estate owned other than bank premises | | 7,000 |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | -0- |
| TOTAL ASSETS | | $ 9,293,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 2,121,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 5,896,000 |
| Deposits of United States Government | | 4,000 |
| Deposits of States and political subdivisions | | 528,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 29,000 |
| TOTAL DEPOSITS | | $ 8,578,000 |
| Total demand deposits | $2,310,000 | |
| Total time and savings deposits | 6,268,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | -0- |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | -0- |
| TOTAL LIABILITIES | | $ 8,578,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | -0- |
| Common stock | a. No. shares authorized 30,000 | | |
| | b. No. shares outstanding 30,000 | (par value) | 300,000 |
| Surplus | | | 250,000 |
| Undivided profits | | | 165,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 715,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 9,293,000 |

June 30, 1979
FARMERS & MERCHANTS STATE BANK
Meridian, Idaho
Charter No. 228
Incorporated September 20, 1967

*President, Bernard F. Gratton*
*Vice President, William D. Mitchell*
*Assistant Vice President, Edith Calhoun*
*Assistant Vice President, Ralph Hoobing*
*Assistant Vice President, Soren Andersen*

*DIRECTORS:*
*Harold J. Batt,*
*Bernard F. Gratton,*
*Michael M. McMurray,*
*Scott R. Simplot ,*
*Don M. Storey,*
*Boyd Harris.*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 1,870,000 |
| U. S. Treasury securities | | 891,000 |
| Obligations of other U. S. Government agencies and corporations | | -0- |
| Obligations of States and political subdivisions | | 1,816,000 |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 1,300,000 |
| Total Loans (excluding unearned income) | $ 519,000 | |
| Less: Reserve for possible loan losses | 149,000 | |
| Loans, Net | | 12,710,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 283,000 |
| Real estate owned other than bank premises | | -0- |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 359,000 |
| TOTAL ASSETS | | $ 19,229,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 5,327,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 9,028,000 |
| Deposits of United States Government | | 073,000 |
| Deposits of States and political subdivisions | | 1,867,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | 375,000 |
| Certified and officers' checks | | 198,000 |
| TOTAL DEPOSITS | | $ 16,868,000 |
| Total demand deposits | $ 5,969,000 | |
| Total time and savings deposits | 10,899,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | 495,000 |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 307,000 |
| TOTAL LIABILITIES | | $ 17,670,000 |
| Subordinated notes and debentures | | 250,000 |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | |
| Common stock | a. No. shares authorized 5,000 | | |
| | b. No. shares outstanding 3,364 | (par value) | 336,000 |
| Surplus | | | 920,000 |
| Undivided profits | | | 53,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 1,309,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 19,229,000 |

June 30, 1979
FIRST BANK & TRUST OF IDAHO
Malad, Idaho
Charter No. 229
Incorporated November 10, 1969

*President, Lawrence Jones*
*Executive Vice President, Webster C. Maughan*
*Vice President & Cashier, H. D. Naylor*

*DIRECTORS:*
*Ray Corbett ,*
*Calvin Bennett, Lawrence Jones,*
*Ren E. Thomson, Allen H. Tigert,*
*John D. Tovey, H. Ward Thomas,*
*J. O. Wallace, Alice M Ward.*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 3,400,000 |
| U. S. Treasury securities | | 1,929,000 |
| Obligations of other U. S. Government agencies and corporations | | 545,000 |
| Obligations of States and political subdivisions | | 4,510,000 |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | -0- |
| Total Loans (excluding unearned income) | $ 909,000 | |
| Less: Reserve for possible loan losses | 258,000 | |
| Loans, Net | | 28,827,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 180,000 |
| Real estate owned other than bank premises | | -0- |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 895,000 |
| TOTAL ASSETS | | $ 40,286,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 8,404,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 24,075,000 |
| Deposits of United States Government | | 11,000 |
| Deposits of States and political subdivisions | | 3,783,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 313,000 |
| TOTAL DEPOSITS | | $ 36,586,000 |
| Total demand deposits | $ 9,822,000 | |
| Total time and savings deposits | 26,764,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | 400,000 |
| Other liabilities for borrowed money | | 63,000 |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 426,000 |
| TOTAL LIABILITIES | | $ 37,475,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | -0- |
| Common stock | a. No. shares authorized 5,750,000 | | |
| | b. No. shares outstanding 5,750,000 | (par value) | 575,000 |
| Surplus | | | 1,550,000 |
| Undivided profits | | | 686,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 2,811,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 40,286,000 |

June 30, 1979
FIRST BANK OF TROY
Troy, Idaho
Charter No. 39
Incorporated September 7, 1905

*President, Orin Robinson*
*Executive Vice President, Donald Turner*
*Senior Vice President & Cashier, P. J. Nunan*
*Vice President, Dick Van Alstine*
*Cashier, Stan Workman*

*DIRECTORS:*
*P. J. Nunan,*
*Orin Robinson,*
*Eugene Thompson,*
*Donald A. Turner,*
*John Myers.*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 3,532,000 |
| U. S. Treasury securities | | 700,000 |
| Obligations of other U. S. Government agencies and corporations | | 1,004,000 |
| Obligations of States and political subdivisions | | 4,475,000 |
| Other bonds, notes, and debentures | | 19,000 |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | -0- |
| Total Loans (excluding unearned income) | $ 365,000 | |
| Less: Reserve for possible loan losses | 298,000 | |
| Loans, Net | | 20,883,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 227,000 |
| Real estate owned other than bank premises | | -0- |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 532,000 |
| TOTAL ASSETS | | $ 31,372,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 7,221,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 18,291,000 |
| Deposits of United States Government | | 2,000 |
| Deposits of States and political subdivisions | | 1,196,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 183,000 |
| TOTAL DEPOSITS | | $ 26,893,000 |
| Total demand deposits | $ 7,969,000 | |
| Total time and savings deposits | 18,924,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | 1,569,000 |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 341,000 |
| TOTAL LIABILITIES | | $ 28,794,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding 3,000 | (par value) | 300,000 |
| Common stock | a. No. shares authorized 1,200 | | |
| | b. No. shares outstanding 1,200 | (par value) | 120,000 |
| Surplus | | | 1,880,000 |
| Undivided profits | | | 278,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 2,578,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 31,372,000 |

June 30, 1979
IDAHO BANK & TRUST COMPANY
Pocatello, Idaho
Charter No. 208
Incorporated December 21, 1933

*President & Chief Executive Officer, J. Grant Bicknore*
*Executive Vice President, Ned Bills*
*Executive Vice President & Cashier, Belton J. Patty*
*Executive Vice President, Ted E. Ellis*
*Executive Vice President, John C. Clawson*

*DIRECTORS:*
*J. Grant Bicknore, Ned Bills,*
*Sy Block, John M. Dahl,*
*Susan H. Donahue, R. K.Hemingway,*
*Ted E. Ellis, Belton J. Patty,*
*O. Reed Kirkham, Elwood M. Rich,*
*William J. Wilson, Will M. Storey,*

## ASSETS

| | |
|---|---|
| Cash and due from banks | $ 27,494,000 |
| U. S. Treasury securities | 3,218,000 |
| Obligations of other U. S. Government agencies and corporations | 37,730,000 |
| Obligations of States and political subdivisions | 44,642,000 |
| Other bonds, notes, and debentures | 13,000 |
| Corporate stock | -0- |
| Trading account securities | -0- |
| Federal funds sold and securities purchased under agreements to resell | 6,800,000 |
| Total Loans (excluding unearned income) $ 8,226,000 | |
| Less: Reserve for possible loan losses 1,803,000 | |
| Loans, Net | 212,437,000 |
| Direct lease financing | 47,000 |
| Bank premises, furniture & fixtures, & other assets represent premises | 6,465,000 |
| Real estate owned other than bank premises | 502,000 |
| Investments in unconsolidated subsidiaries and associated companies | -0- |
| Customers' liability to this bank on acceptances outstanding | -0- |
| Other assets | 6,181,000 |
| TOTAL ASSETS | $ 345,529,000 |

## LIABILITIES

| | |
|---|---|
| Demand deposits of individuals, partnerships, and corporations | $ 78,092,000 |
| Time & savings deposits of individuals, partnerships, & corporations | 173,149,000 |
| Deposits of United States Government | 326,000 |
| Deposits of States and political subdivisions | 24,835,000 |
| Deposits of foreign governments and official institutions | -0- |
| Deposits of commercial banks | 6,594,000 |
| Certified and officers' checks | 2,576,000 |
| TOTAL DEPOSITS | $ 285,572,000 |
| Total demand deposits $ 92,943,000 | |
| Total time and savings deposits 192,629,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | 32,726,000 |
| Other liabilities for borrowed money | 600,000 |
| Mortgage indebtedness | 1,109,000 |
| Acceptances executed by or for account of this bank & outstanding | -0- |
| Other liabilities | 3,682,000 |
| TOTAL LIABILITIES | $ 323,689,000 |
| Subordinated notes and debentures | 3,306,000 |

## EQUITY CAPITAL

| | | |
|---|---|---|
| Preferred stock | a. No. shares outstanding -0- (par value) | |
| Common stock | a. No. shares authorized 150,000 | |
| | b. No. shares outstanding 150,000 (par value) | 3,000,000 |
| Surplus | | 13,000,000 |
| Undivided profits | | 2,534,000 |
| Reserve for contingencies and other capital reserves | | -0- |
| TOTAL EQUITY CAPITAL | | $ 18,534,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | $ 345,529,000 |

June 30, 1979

IDAHO STATE BANK
Glenns Ferry, Idaho
Charter No. 21
Incorporated February 17, 1904

*President & Chief Executive Officer, James E. Kevan*
*Vice President & Cashier, John L. Manseidor*

*DIRECTORS:*
*Mary S. Knox,*
*James E. Kevan, Edward D. Hartman,*
*A. B. Wheeler, Harry W. Knox, II ,*
*Ann K. Neavill, Marion Pugmire,*
*Everand Jensen ,*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 2,941,000 |
| U. S. Treasury securities | | 1,873,000 |
| Obligations of other U. S. Government agencies and corporations | | -0- |
| Obligations of States and political subdivisions | | 8,642,000 |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | 63,000 |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 5,650,000 |
| Total Loans (excluding unearned income) | $ 465,000 | |
| Less: Reserve for possible loan losses | 176,000 | |
| Loans, Net | | 16,672,000 |
| Direct lease financing | | 5,000 |
| Bank premises, furniture & fixtures, & other assets represent premises | | 386,000 |
| Real estate owned other than bank premises | | 249,000 |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 780,000 |
| TOTAL ASSETS | | $ 37,261,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 9,000,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 19,388,000 |
| Deposits of United States Government | | 16,000 |
| Deposits of States and political subdivisions | | 4,791,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 368,000 |
| TOTAL DEPOSITS | | $ 33,563,000 |
| Total demand deposits | $ 12,199,000 | |
| Total time and savings deposits | 21,364,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | 250,000 |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 448,000 |
| TOTAL LIABILITIES | | $ 34,261,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding 400,000 | (par value) | 400,000 |
| Common stock | a. No. shares authorized 450,000 | | 350,000 |
| | b. No. shares outstanding 350,000 | (par value) | |
| Surplus | | | 1,325,000 |
| Undivided profits | | | 925,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 3,000,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 37,261,000 |

June 30, 1979
INTER-MOUNTAIN STATE BANK
Cascade, Idaho
Charter No. 58
Incorporated September 4, 1906

*President, Sollie R. Callender*
*Executive Vice President, D. E. Campbell*
*Vice President, Robert W. Callender*

*DIRECTORS:*
*Frank D. Callender,*
*Robert W. Callender,*
*Roberta M. Callender,*
*Sollie R. Callender,*
*Donald E. Campbell,*
*Ben Dobson,*
*F. B. Roberts.*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 5,109,000 |
| U. S. Treasury securities | | 100,000 |
| Obligations of other U. S. Government agencies and corporations | | -0- |
| Obligations of States and political subdivisions | | 2,473,000 |
| Other bonds, notes, and debentures | | 75,000 |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 975,000 |
| Total Loans (excluding unearned income) | $ 569,000 | |
| Less: Reserve for possible loan losses | 56,000 | |
| Loans, Net | | 17,412,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 78,000 |
| Real estate owned other than bank premises | | -0- |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 79,000 |
| TOTAL ASSETS | | $ 26,301,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 5,341,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 12,736,000 |
| Deposits of United States Government | | 156,000 |
| Deposits of States and political subdivisions | | 5,666,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | 25,000 |
| Certified and officers' checks | | 258,000 |
| TOTAL DEPOSITS | | $ 24,182,000 |
| Total demand deposits | $ 7,323,000 | |
| Total time and savings deposits | 16,859,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | -0- |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | 8,000 |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 278,000 |
| TOTAL LIABILITIES | | $ 24,468,000 |
| Subordinated notes and debentures | | 145,000 |

## EQUITY CAPITAL

| | | |
|---|---|---|
| Preferred stock | a. No. shares outstanding -0- (par value) | |
| Common stock | a. No. shares authorized 5,000 | |
| | b. No. shares outstanding 3,665 (par value) | 366,000 |
| Surplus | | 900,000 |
| Undivided profits | | 340,000 |
| Reserve for contingencies and other capital reserves | | 82,000 |
| TOTAL EQUITY CAPITAL | | $ 1,688,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | $ 26,301,000 |

June 30, 1979
J. N. IRELAND & COMPANY, BANKERS
Malad, Idaho
Charter No. 7
Incorporated December 8, 1892

*President, C. Lyon Elcock*
*Assistant Vice President, Randell E. Marshall*
*Assistant Vice President, Terrill W. Schwartz*
*Assistant Vice President, Loyd Briggs*
*Cashier, Ella E. Housner*

*DIRECTORS:*
*Timothy P. Deeg, C. Lynn Elcock;*
*David L. Evans, IV, Roland T. Evans,*
*Marienna Evans, Venna Jenkins,*
*Jeanne N. Jenkins, Randall E. Marshall,*
*Randon W. Wilson.*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 1,465,000 |
| U. S. Treasury securities | | 2,940,000 |
| Obligations of other U. S. Government agencies and corporations | | 14,000 |
| Obligations of States and political subdivisions | | 635,000 |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | 23,000 |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 800,000 |
| Total Loans (excluding unearned income) | $ 60,000 | |
| Less: Reserve for possible loan losses | -0- | |
| Loans, Net | | 5,997,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 47,000 |
| Real estate owned other than bank premises | | -0- |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | -0- |
| TOTAL ASSETS | | $ 11,921,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 1,973,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 7,335,000 |
| Deposits of United States Government | | -0- |
| Deposits of States and political subdivisions | | 973,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | 647,000 |
| Certified and officers' checks | | 36,000 |
| TOTAL DEPOSITS | | $ 10,964,000 |
| Total demand deposits | $ 3,061,000 | |
| Total time and savings deposits | 7,903,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | -0- |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | -0- |
| TOTAL LIABILITIES | | $ 10,964,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | -0- |
| Common stock | a. No. shares authorized 15,000 | | |
| | b. No. shares outstanding 15,000 | (par value) | 300,000 |
| Surplus | | | 450,000 |
| Undivided profits | | | 207,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 957,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 11,921,000 |

June 30, 1979
NORTHERN STATE BANK
Coeur d'Alene, Idaho
Charter No. 236
Incorporated July 28, 1978

*President, Parker G. Woodall*
*Executive Vice President, T. R. Lloyd*
*Cashier, Barry L. Redd*

*DIRECTORS:*
*Richard G. Bennett,*
*Harold [illegible]amiano,*
*T. R. Lloyd,*
*John R. McFarland,*
*J. A. Robideaux, Sr.,*
*Manuel Schneidmiller,*
*Louise Shadduck,*
*Parker G. Woodall.*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 931,000 |
| U. S. Treasury securities | | 984,000 |
| Obligations of other U. S. Government agencies and corporations | | -0- |
| Obligations of States and political subdivisions | | -0- |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | -0- |
| Total Loans (excluding unearned income) | $ 116,000 | |
| Less: Reserve for possible loan losses | -0- | |
| Loans, Net | | 1,943,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 442,000 |
| Real estate owned other than bank premises | | -0- |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 89,000 |
| TOTAL ASSETS | | $ 4,389,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 891,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 2,186,000 |
| Deposits of United States Government | | -0- |
| Deposits of States and political subdivisions | | 222,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 54,000 |
| TOTAL DEPOSITS | | $ 3,353,000 |
| Total demand deposits | $ 973,000 | |
| Total time and savings deposits | 2,380,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | -0- |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 49,000 |
| TOTAL LIABILITIES | | $ 3,402,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | | | |
|---|---|---|---|---|
| Preferred stock | a. No. shares outstanding | -0- | (par value) | |
| Common stock | a. No. shares authorized | 200,000 | | |
| | b. No. shares outstanding | 101,000 | (par value) | 757,000 |
| Surplus | | | | 153,000 |
| Undivided profits | | | | 77,000 |
| Reserve for contingencies and other capital reserves | | | | -0- |
| TOTAL EQUITY CAPITAL | | | | $ 987,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | | $ 4,389,000 |

June 30, 1979
SECURITY STATE BANK
Mud Lake, Idaho
Charter No. 231
Incorporated November 27, 1973

*President, Frank Chadwick*
*Vice President & Cashier, Rex L. Furness*

*DIRECTORS:*
*Frank Chadwick,*
*Harold Furness,*
*Rex L. Furness,*
*Russell Osborne,*
*W. H. Shulberg,*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 1,771,000 |
| U. S. Treasury securities | | -0- |
| Obligations of other U. S. Government agencies and corporations | | 400,000 |
| Obligations of States and political subdivisions | | 608,000 |
| Other bonds, notes, and debentures | | 100,000 |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 400,000 |
| Total Loans (excluding unearned income) | $ 37,000 | |
| Less: Reserve for possible loan losses | 5,756,000 | |
| Loans, Net | | 5,756,000 |
| Direct lease financing | | 151,000 |
| Bank premises, furniture & fixtures, & other assets represent premises | | 378,000 |
| Real estate owned other than bank premises | | -0- |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 1,000 |
| TOTAL ASSETS | | $ 9,565,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 3,079,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 3,428,000 |
| Deposits of United States Government | | -0- |
| Deposits of States and political subdivisions | | 1,676,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 318,000 |
| TOTAL DEPOSITS | | $ 8,501,000 |
| Total demand deposits | $ 3,640,000 | |
| Total time and savings deposits | 4,861,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | 90,000 |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | 20,000 |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 45,000 |
| TOTAL LIABILITIES | | $ 8,656,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | |
| Common stock | a. No. shares authorized 5,000 | | |
| | b. No. shares outstanding 3,750 | (par value) | 375,000 |
| Surplus | | | 475,000 |
| Undivided profits | | | 59,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 909,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 9,565,000 |

June 30, 1979

**TREASURE VALLEY STATE BANK**

Fruitland, Idaho

Charter No. 232

Incorporated April 1, 1974

*President, Walter A. Howard, Jr.*
*Vice President & Cashier, Elaine L. Howard*
*Vice President, Edgar G. Zimmerman*
*Vice President, J. Jay Garrett*

*DIRECTORS:*
*James B. Deranleau,*
*Kent W. Gist,*
*A. B. Ellis,*
*Walter A. Howard,*
*Walter A. Howard, Jr.,*
*George Matsuura,*
*E. A. Radke,*
*Harold L. Ryan,*
*Trand N. Tracy*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 1,987,000 |
| U. S. Treasury securities | | 1,600,000 |
| Obligations of other U. S. Government agencies and corporations | | 1,001,000 |
| Obligations of States and political subdivisions | | 301,000 |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 667,000 |
| Total Loans (excluding unearned income) | $ 42,000 | |
| Less: Reserve for possible loan losses | 49,000 | |
| Loans, Net | | 13,432,000 |
| Direct lease financing | | 153,000 |
| Bank premises, furniture & fixtures, & other assets represent premises | | 912,000 |
| Real estate owned other than bank premises | | -0- |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 429,000 |
| TOTAL ASSETS | | $ 20,482,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 5,655,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 10,002,000 |
| Deposits of United States Government | | 7,000 |
| Deposits of States and political subdivisions | | 1,602,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 245,000 |
| TOTAL DEPOSITS | | $ 17,511,000 |
| Total demand deposits | $ 6,339,000 | |
| Total time and savings deposits | 11,172,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | 650,000 |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | 39,000 |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 216,000 |
| TOTAL LIABILITIES | | $ 18,416,000 |
| Subordinated notes and debentures | | 500,000 |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | -0- |
| Common stock | a. No. shares authorized 100,000 | | |
| | b. No. shares outstanding 74,000 | (par value) | 740,000 |
| Surplus | | | 712,000 |
| Undivided profits | | | 114,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 1,566,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 20,482,000 |

June 30, 1979
TRI-STATE BANK & TRUST
Montpelier, Idaho
Charter No. 230
Incorporated July 18, 1973

*President, W. G. Candland*
*Vice President & Cashier, Ronald O. Peterson*
*Vice President, E. C. Jenson*

*DIRECTORS:*
*A. C. Barrett,*
*W. G. Candland ,*
*K. V. Hansen,*
*E. C. Jenson,*
*Donald E. Kunz,*
*Eugene B. Stucki.*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 1,063,000 |
| U. S. Treasury securities | | 1,825,000 |
| Obligations of other U. S. Government agencies and corporations | | -0- |
| Obligations of States and political subdivisions | | 1,801,000 |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | -0- |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 200,000 |
| Total Loans (excluding unearned income) | $ 321,000 | |
| Less: Reserve for possible loan losses | 90,000 | |
| Loans, Net | | 10,641,000 |
| Direct lease financing | | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | | 174,000 |
| Real estate owned other than bank premises | | -0- |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 362,000 |
| TOTAL ASSETS | | $ 16,066,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 2,455,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 10,043,000 |
| Deposits of United States Government | | 1,000 |
| Deposits of States and political subdivisions | | 1,284,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | -0- |
| Certified and officers' checks | | 86,000 |
| TOTAL DEPOSITS | | $ 13,869,000 |
| Total demand deposits | $ 3,015,000 | |
| Total time and savings deposits | 10,854,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | 950,000 |
| Other liabilities for borrowed money | | 31,000 |
| Mortgage indebtedness | | 21,000 |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 121,000 |
| TOTAL LIABILITIES | | $ 14,992,000 |
| Subordinated notes and debentures | | 20,000 |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | |
| Common stock | a. No. shares authorized 16,000 | | |
| | b. No. shares outstanding 15,488 | (par value) | 194,000 |
| Surplus | | | 719,000 |
| Undivided profits | | | 141,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 1,054,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 16,066,000 |

June 30, 1979

**TWIN FALLS BANK & TRUST COMPANY**
Twin Falls, Idaho
Charter No. 90
Incorporated September 30, 1908

*Chairman of The Board & President, Curtis T. Eaton*
*Executive Vice President, Willard M. Rees*
*Senior Vice President, Ivan B. Skinner*
*Senior Vice President, Helen McCallie*
*Vice President & Cashier, Fred C. Ott*

*DIRECTORS:*
*Curtis T. Eaton,*
*Curtix H. Eaton,*
*Fred D. Harder,*
*Peter M. Link,*
*John H. Peterson,*
*Willard M. Rees,*
*Ivan B. Skinner,*

## ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | $ 9,299,000 |
| U. S. Treasury securities | | 7,988,000 |
| Obligations of other U. S. Government agencies and corporations | | 2,020,000 |
| Obligations of States and political subdivisions | | 11,603,000 |
| Other bonds, notes, and debentures | | -0- |
| Corporate stock | | 165,000 |
| Trading account securities | | -0- |
| Federal funds sold and securities purchased under agreements to resell | | 200,000 |
| Total Loans (excluding unearned income) | $ 390,000 | |
| Less: Reserve for possible loan losses | 680,000 | |
| Loans, Net | | 59,147,000 |
| Direct lease financing | | 71,000 |
| Bank premises, furniture & fixtures, & other assets represent premises | | 2,452,000 |
| Real estate owned other than bank premises | | 118,000 |
| Investments in unconsolidated subsidiaries and associated companies | | -0- |
| Customers' liability to this bank on acceptances outstanding | | -0- |
| Other assets | | 1,690,000 |
| TOTAL ASSETS | | $ 94,753,000 |

## LIABILITIES

| | | |
|---|---|---|
| Demand deposits of individuals, partnerships, and corporations | | $ 30,222,000 |
| Time & savings deposits of individuals, partnerships, & corporations | | 48,453,000 |
| Deposits of United States Government | | 83,000 |
| Deposits of States and political subdivisions | | 5,913,000 |
| Deposits of foreign governments and official institutions | | -0- |
| Deposits of commercial banks | | 2,000 |
| Certified and officers' checks | | 499,000 |
| TOTAL DEPOSITS | | $ 85,172,000 |
| Total demand deposits | $ 32,960,000 | |
| Total time and savings deposits | 52,212,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | | -0- |
| Other liabilities for borrowed money | | -0- |
| Mortgage indebtedness | | -0- |
| Acceptances executed by or for account of this bank & outstanding | | -0- |
| Other liabilities | | 663,000 |
| TOTAL LIABILITIES | | $ 85,835,000 |
| Subordinated notes and debentures | | -0- |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding -0- | (par value) | |
| Common stock | a. No. shares authorized 18,000 | | |
| | b. No. shares outstanding 18,000 | (par value) | 1,800,000 |
| Surplus | | | 3,700,000 |
| Undivided profits | | | 3,418,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 8,918,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $ 94,753,000 |



BEST COPY AVAILABLE

June 30, 1979
VALLEY BANK
Rexburg, Idaho
Charter No. 233
Incorporated December 17, 1974

*President, R. James Meikle*
*Senior Vice President, Kent V. Kunz*
*Senior Vice President, Thomas G. Minow*
*Vice President & Cashier, Doyle A. McKenna*
*Vice President, Kay W. Beck*
*Vice President, Gary M. Gladwin*

*DIRECTORS:*
*John L. Hunter, William J. Hunter, Kent V. Kunz, S. M. Meikle, R. James Meikle, T. G. Minow, Ray W. Rigby, James Siddoway, D. Ray Taylor.*

## ASSETS

| | |
|---|---|
| Cash and due from banks | $ 9,380,000 |
| U. S. Treasury securities | 5,179,000 |
| Obligations of other U. S. Government agencies and corporations | 5,463,000 |
| Obligations of States and political subdivisions | 17,599,000 |
| Other bonds, notes, and debentures | 30,000 |
| Corporate stock | 5,000 |
| Trading account securities | -0- |
| Federal funds sold and securities purchased under agreements to resell | 4,000 |
| Total Loans (excluding unearned income) $ 4,061,000 | |
| Less: Reserve for possible loan losses 1,059,000 | |
| Loans, Net | 123,074,000 |
| Direct lease financing | -0- |
| Bank premises, furniture & fixtures, & other assets represent premises | 4,716,000 |
| Real estate owned other than bank premises | 397,000 |
| Investments in unconsolidated subsidiaries and associated companies | -0- |
| Customers' liability to this bank on acceptances outstanding | -0- |
| Other assets | 3,916,000 |
| TOTAL ASSETS | $173,759,000 |

## LIABILITIES

| | |
|---|---|
| Demand deposits of individuals, partnerships, and corporations | $ 38,051,000 |
| Time & savings deposits of individuals, partnerships, & corporations | 95,232,000 |
| Deposits of United States Government | 239,000 |
| Deposits of States and political subdivisions | 11,173,000 |
| Deposits of foreign governments and official institutions | -0- |
| Deposits of commercial banks | 1,469,000 |
| Certified and officers' checks | 1,060,000 |
| TOTAL DEPOSITS | $147,224,000 |
| Total demand deposits $ 41,403,000 | |
| Total time and savings deposits 105,821,000 | |
| Federal funds purchased & securities sold under agreements to repurchase | 9,200,000 |
| Other liabilities for borrowed money | -0- |
| Mortgage indebtedness | 1,547,000 |
| Acceptances executed by or for account of this bank & outstanding | -0- |
| Other liabilities | 3,074,000 |
| TOTAL LIABILITIES | $161,045,000 |
| Subordinated notes and debentures | 1,950,000 |

## EQUITY CAPITAL

| | | | |
|---|---|---|---|
| Preferred stock | a. No. shares outstanding ____ | (par value) | |
| Common stock | a. No. shares authorized 10,000 | | |
| | b. No. shares outstanding 8,000 | (par value) | 800,000 |
| Surplus | | | 7,000,000 |
| Undivided profits | | | 2,964,000 |
| Reserve for contingencies and other capital reserves | | | -0- |
| TOTAL EQUITY CAPITAL | | | $ 10,764,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | | | $173,759,000 |



BEST COPY AVAILABLE

## STATE BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1978 and June 30, 1979

| | 1978 | 1979 | Increase (Decrease) |
|---|---|---|---|
| **ASSETS** | | | |
| Cash and Due from Banks | $ 83,656,000 | $ 85,765,000 | $ 2,109,000 |
| U.S. Treasury Securities | 38,738,000 | 41,221,000 | 2,483,000 |
| Obligations of Other U.S. Govt. Agencies and Corporations | 37,873,000 | 53,406,000 | 15,533,000 |
| Obligations of States and Political Subdivisions | 106,699,000 | 106,037,000 | ( 662,000) |
| Other Bonds, Notes and Debentures | 2,081,000 | 440,000 | ( 1,641,000) |
| Corporate Stock | 225,000 | 266,000 | 41,000 |
| Trading Account Securities | -0- | -0- | -0- |
| Federal Funds Sold and Securities Purchased Under Agreements to Resell | 16,464,000 | 26,182,000 | 9,718,000 |
| Loans, Net | 568,054,000 | 589,967,000 | 21,913,000 |
| Direct Lease Financing | 302,000 | 427,000 | 125,000 |
| Bank Premises, Furniture & Fixtures, and Other Assets Representing Premises | 17,532,000 | 19,118,000 | 1,586,000 |
| Real Estate Owned Other than Bank Premises | 636,000 | 1,332,000 | 696,000 |
| Investments in Unconsolidated Subsidiaries & Associated Companies. | -0- | -0- | -0- |
| Customer's Liability to this Bank on Acceptances Outstanding | 3,000 | -0- | ( 3,000) |
| Other Assets | 13,998,000 | 16,450,000 | 2,452,000 |
| TOTAL ASSETS | $886,261,000 | $940,611,000 | $ 54,350,000 |
| **LIABILITIES** | | | |
| Demand Deposits of Individuals, Partnerships & Corporations | $221,405,000 | $226,776,000 | $ 5,371,000 |
| Time & Savings Deposits of Individuals, Partnerships & Corporations | 451,975,000 | 493,580,000 | 41,605,000 |
| Deposits of United States Government | 4,509,000 | 1,179,000 | ( 3,330,000) |
| Deposits of States and Political Subdivisions | 66,725,000 | 71,967,000 | 5,242,000 |
| Deposits of Foreign Governments and Official Institutions | -0- | -0- | -0- |
| Deposits of Commercial Banks | 18,800,000 | 9,113,000 | ( 9,687,000) |
| Certified and Officer's Checks | 7,667,000 | 7,202,000 | ( 465,000) |
| TOTAL DEPOSITS | $771,081,000 | $809,817,000 | $ 38,736,000 |
| Federal Funds Purchased & Securities Sold Under Agreements to Repurchase | $ 44,049,000 | $ 46,321,000 | $ 2,272,000 |
| Other Liabilities for Borrowed Money | 700,000 | 694,000 | ( 6,000) |
| Mortgage Indebtedness | 2,938,000 | 2,765,000 | ( 173,000) |
| Acceptances Executed by or for Account of this Bank Outstanding | 3,000 | -0- | ( 3,000) |
| Other Liabilities | 6,253,000 | 10,285,000 | 4,032,000 |
| TOTAL LIABILITIES | $825,024,000 | $869,882,000 | $ 44,858,000 |
| Subordinated Notes and Debentures | 6,300,000 | 6,321,000 | 21,000 |

BEST COPY AVAILABLE

AMERICAN SAFETY SAVINGS & LOAN ASSOCIATION

Idaho Falls, Idaho
June 30, 1979

## ASSETS

| | | |
|---|---|---|
| Mortgage Loans Outstanding | | $7,132,069 |
| Loans Secured by Savings Accounts or Other Obligations | | 107,680 |
| Other Loans | | 52,545 |
| Real Estate Owned | | -0- |
| Foreclosed Real Estate Sold on Contract | | -0- |
| Stock in Federal Home Loan Bank | | 80,400 |
| Cash on Hand and Demand Deposits | | 101,205 |
| Liquid Investments | | 200,000 |
| Other Investment Securities | | -0- |
| Fixed Assets: | | |
| Office Premises Owned | $ -0- | |
| Furniture, Fixtures & Equipment | 26,076 | |
| Leasehold Improvements | 53,652 | |
| Less: Depreciation Allowance | (29,153) | |
| Net Fixed Assets | | 50,575 |
| Other Assets | | 173,189 |
| TOTAL ASSETS | | $7,897,663 |

## LIABILITIES

| | |
|---|---|
| Withdrawable Savings Accounts & Certificates | $5,482,797 |
| Advances from Federal Home Loan Bank | 1,175,000* |
| Loans in Process | 583,967 |
| Specific Reserves | 95,455 |
| Deferred Credits | 28,180 |
| Other Liabilities | 119,645 |
| TOTAL LIABILITIES | $7,485,044 |

## NET WORTH

| | |
|---|---|
| Permanent, Reserve or Guarantee Stock | $ 100,000 |
| Paid-In Surplus | 25,000 |
| General Reserves | 225,254 |
| Other Reserves | 42,020 |
| Earned Surplus & Undivided Profits | 20,345 |
| TOTAL NET WORTH | $ 412,619 |
| TOTAL LIABILITIES & NET WORTH | $7,897,663 |

*Includes $300,000 advance from commercial banks

*BRANCHES:* Blackfoot

EQUITABLE SAVINGS & LOAN ASSOCIATION

Portland, Oregon
(Idaho Offices Only)
June 30, 1979

ASSETS

| | | |
|---|---|---|
| Mortgage Loans Outstanding | | $94,841,142* |
| Loans Secured by Savings Accounts or Other Obligations | | 1,051,026 |
| Other Loans | | 1,044,336 |
| Real Estate Owned | | -0- |
| Foreclosed Real Estate Sold on Contract | | -0- |
| Stock in Federal Home Loan Bank | | -0- |
| Cash on Hand and Demand Deposits | | 125,843 |
| Liquid Investments | | -0- |
| Other Investment Securities | | -0- |
| Fixed Assets: | | |
| Office Premises Owned | $1,208,919 | |
| Furniture, Fixtures & Equipment | 374,121 | |
| Leasehold Improvements | 2,587 | |
| Less: Depreciation Allowance | ( 238,849) | |
| Net Fixed Assets | | 1,346,778 |
| Other Assets | | 910,847 |
| TOTAL ASSETS | | $99,319,972 |

*Unallocated Assets Outside of Idaho Deducted ($42,310,360)

LIABILITIES

| | |
|---|---|
| Withdrawable Savings Accounts & Certificates | $90,658,477 |
| Advances from Federal Home Loan Bank | -0- |
| Loans in Process | 2,238,319 |
| Specific Reserves | 419,919 |
| Deferred Credits | -0- |
| Other Liabilities | 2,003,257 |
| TOTAL LIABILITIES | $95,319,972 |

NET WORTH

| | |
|---|---|
| Permanent, Reserve or Guarantee Stock | $ 4,000,000 |
| Paid-In Surplus | -0- |
| General Reserves | -0- |
| Other Reserves | -0- |
| Earned Surplus & Undivided Profits | -0- |
| TOTAL NET WORTH | $ 4,000,000 |
| TOTAL LIABILITIES & NET WORTH | $99,319,972 |

*BRANCHES:* *Payette*, *Boise*, *Twin Falls*, *Pocatello*, *Idaho Falls*, *Lewiston*, *Coeur d'Alene*, *Nampa (Karcher Mall)*

MOUNTAIN STATES SAVINGS & LOAN ASSOCIATION

Ketchum, Idaho
June 30, 1979

ASSETS

| | | |
|---|---|---|
| Mortgage Loans Outstanding | | $6,897,794 |
| Loans Secured by Savings Accounts or Other Obligations | | 74,183 |
| Other Loans | | 43,079 |
| Real Estate Owned | | -0- |
| Foreclosed Real Estate Sold on Contract | | -0- |
| Stock in Federal Home Loan Bank | | 100,000 |
| Cash on Hand and Demand Deposits | | 379,407 |
| Liquid Investments | | -0- |
| Other Investment Securities | | -0- |
| Fixed Assets: | | |
| Office Premises Owned | $ -0- | |
| Furniture, Fixtures & Equipment | 144,139 | |
| Leasehold Improvements | 19,847 | |
| Less: Depreciation Allowance | ( 8,444) | |
| Net Fixed Assets | | 155,542 |
| Other Assets | | 77,855 |
| TOTAL ASSETS | | $7,727,860 |

LIABILITIES

| | |
|---|---|
| Withdrawable Savings Accounts & Certificates | $4,839,899 |
| Advances from Federal Home Loan Bank | 1,200,000 |
| Loans in Process | 555,430 |
| Specific Reserves | 21,256 |
| Deferred Credits | 43,099 |
| Other Liabilities | 49,580 |
| TOTAL LIABILITIES | $6,709,264 |

NET WORTH

| | |
|---|---|
| Permanent, Reserve or Guarantee Stock | $ 723,590 |
| Paid-In Surplus | 180,898 |
| General Reserves | 14,520 |
| Other Reserves | -0- |
| Earned Surplus & Undivided Profits | 99,588 |
| TOTAL NET WORTH | $1,018,596 |
| TOTAL LIABILITIES & NET WORTH | $7,727,860 |

*BRANCHES: (None)*

NORTHWEST SAVINGS & LOAN ASSOCIATION

Boise, Idaho
June 30, 1979

ASSETS

| | | |
|---|---|---|
| Mortgage Loans Outstanding | | $17,363,133 |
| Loans Secured by Savings Accounts or Other Obligations | | 712,164 |
| Other Loans | | 109,161 |
| Real Estate Owned | | 863,135 |
| Foreclosed Real Estate Sold on Contract | | -0- |
| Stock in Federal Home Loan Bank | | 397,200 |
| Cash on Hand & Demand Deposits | | 178,539 |
| Liquid Investments | | 42,894 |
| Other Investment Securities | | 1,050,000 |
| Fixed Assets: | | |
| Office Premises Owned | $288,764 | |
| Furniture, Fixtures & Equipment | 123,710 | |
| Leasehold Improvements | 78,734 | |
| Less: Depreciation Allowance | ( 73,619) | |
| Net Fixed Assets | | 417,589 |
| Other Assets | | 181,786 |
| TOTAL ASSETS | | $21,315,601 |

LIABILITIES

| | |
|---|---|
| Withdrawable Savings Accounts & Certificates | $13,644,813 |
| Advances from Federal Home Loan Bank | 4,455,000 |
| Loans in Process | 1,026,403 |
| Specific Reserves | 233,449 |
| Deferred Credits | 21,909 |
| Other Liabilities | 583,729 |
| TOTAL LIABILITIES | $19,965,303 |

NET WORTH

| | |
|---|---|
| Permanent, Reserve or Guarantee Stock | $ 499,157 |
| Paid-In Surplus | 349,214 |
| General Reserves | 339,477 |
| Other Reserves | -0- |
| Earned Surplus & Undivided Profits | 162,450 |
| TOTAL NET WORTH | $ 1,350,298 |
| TOTAL LIABILITIES & NET WORTH | $21,315,601 |

*BRANCHES: Mountain Home*

SECURITY SAVINGS & LOAN ASSOCIATION

Pocatello, Idaho
June 30, 1979

**ASSETS**

| | | |
|---|---|---|
| Mortgage Loans Outstanding | | $69,887,162 |
| Loans Secured by Savings Accounts or Other Obligations | | 341,792 |
| Other Loans | | 175,339 |
| Real Estate Owned | | -0- |
| Foreclosed Real Estate Sold on Contract | | -0- |
| Stock in Federal Home Loan Bank | | 1,425,000 |
| Cash on Hand & Demand Deposits | | 19,473 |
| Liquid Investments | | 117,495 |
| Other Investment Securities | | 3,520,507 |
| Fixed Assets: | | |
| Office Premises Owned | $605,776 | |
| Furniture, Fixtures & Equipment | 246,976 | |
| Leasehold Improvements | 12,237 | |
| Less: Depreciation Allowance | ( 95,058) | |
| Net Fixed Assets | | 769,931 |
| Other Assets | | 189,625 |
| TOTAL ASSETS | | $76,446,324 |

**LIABILITIES**

| | |
|---|---|
| Withdrawable Savings Accounts & Certificates | $51,010,085 |
| Advances from Federal Home Loan Bank | 16,550,000 |
| Loans in Process | 948,563 |
| Specific Reserves | 725,611 |
| Deferred Credits | 262,979 |
| Other Liabilities | 945,426 |
| TOTAL LIABILITIES | $70,442,664 |

**NET WORTH**

| | |
|---|---|
| Permanent, Reserve or Guarantee Stock | $ 636,000 |
| Pain-In Surplus | -0- |
| General Reserves | 2,462,000 |
| Other Reserves | 2,088,222 |
| Earned Surplus & Undivided Profits | 817,438 |
| TOTAL NET WORTH | $ 6,003,660 |
| TOTAL LIABILITIES & NET WORTH | $76,446,324 |

*BRANCHES:* *Idaho Falls*
*Rexburg*
*Pocatello (Alameda Rd.)*

CREDIT UNIONS
STATE OF IDAHO

December 31, 1978

| | TOTAL ASSETS |
|---|---|
| **BLACKFOOT** | |
| Bingham County Public Employees Credit Union | $ 263,606.24 |
| Blackfoot Teachers Credit Union | 412,585.67 |
| Snake River Teachers Credit Union | 443,547.24 |
| Spudco Credit Union | 158,694.40 |
| **BOISE** | |
| Anomalous Credit Union. | 183,531.44 |
| B.C.T. & L.C. Credit Union. | 1,122,769.25 |
| Boise Automotive Credit Union | 133,707.34 |
| Boise Cascade Employees Credit Union. | 1,935,059.95 |
| Boise City Employees Credit Union | 483,892.66 |
| Boise Fire Department Credit Union. | 425,364.85 |
| E.S.A. Credit Union | 2,085,725.85 |
| Farmer Oil Credit Union | 23,678.16 |
| Idaho Public Employees Credit Union | 13,498,969.51 |
| Idaho Saints Credit Union | 34,760.91 |
| Idaho State Bar Credit Union. | 7,687.59 |
| Motor Coach Employees Credit Union. | 585,826.69 |
| M.S.W. Credit Union | 359,930.63 |
| Realtors Credit Union | 208,913.68 |
| St. Alphonsus Employees Credit Union. | 283,976.17 |
| St. Lukes Employees Credit Union. | 490,321.36 |
| S.Y.C.O. Employees Credit Union | 111,811.57 |
| Western Equipment Employees Credit Union. | 52,616.71 |
| **BURLEY** | |
| Cassia County Education Credit Union. | 305,751.50 |
| Magic Valley Automotive Credit Union. | 156,919.84 |
| Mini-Cassia Employees Credit Union. | 160,626.20 |
| Ore-Ida Employees Credit Union. | 167,912.44 |
| Simcoe Credit Union | 1,309,721.95 |
| **CALDWELL** | |
| Caldwell Memorial Hospital Credit Union | 1,460,965.21 |
| Canyon County Grange Credit Union | 611,597.74 |
| Feed Service Employees Credit Union | 24,762.02 |
| Idaho Pack Credit Union | 70,371.72 |
| Simplot Employees Credit Union. | 2,640,228.62 |
| **COEUR D'ALENE** | |
| Coeur d'Alene Teachers Credit Union | 1,420,880.00 |
| North Idaho Builders & Suppliers Credit Union | 19,828.15 |
| Public Employees Credit Union | 622,054.78 |
| **CRAIGMONT** | |
| Craigmont Community Credit Union. | 52,383.58 |
| **DUBOIS** | |
| Clark County Community Credit Union | 406,052.41 |
| Jefferson County Public Employees Credit Union. | 128,178.04 |
| **GRANGEVILLE** | |
| Camas Credit Union. | 119,946.53 |
| Pine Tree Credit Union. | 719,185.49 |
| **HEADQUARTERS** | |
| Headquarters Credit Union | 587,711.46 |
| **IDAHO FALLS** | |
| Associated Trades Credit Union. | 451,186.73 |
| Atomic Workers Credit Union | 31,258,019.89 |
| Idaho Falls Teachers Credit Union | 1,696,284.76 |
| K.I.D. Employees. | 136,708.81 |
| Medical Credit Union. | 3,437,518.04 |

CREDIT UNIONS (Continued)

| | |
|---|---|
| **IDAHO FALLS (Cont.)** | |
| Motran Credit Union | $ 223,058.69 |
| Seedco Credit Union | 1,422,506.74 |
| U.I.L. Credit Union | 111,068.72 |
| **INKOM** | |
| Inkom Cement Employees Credit Union | 314,513.58 |
| **JEROME** | |
| St. Benedicts Hospital Credit Union | 61,325.04 |
| **KAMIAH** | |
| Kamiah Community Credit Union | 979,073.47 |
| **KELLOGG** | |
| Shoshone County School Employees Credit Union | 108,868.48 |
| **LEWISTON** | |
| Clearwater Credit Union | 2,376,591.09 |
| C.P.C Credit Union. | 129,612.87 |
| Inland Holsum Credit Union. | 138,544.61 |
| Lewiston Catholic Credit Union. | 249,454.60 |
| N.P.T. Credit Union | 93,118.63 |
| Seaport City Retail Employees Credit Union. | 142,743.62 |
| Tribune Credit Union. | 369,975.61 |
| Valley Health Care Credit Union | 2,605,980.64 |
| **MOUNTAIN HOME** | |
| Mountain Home Educators Credit Union. | 266,048.17 |
| **NAMPA** | |
| Canyon Teachers Credit Union. | 948,136.83 |
| CANCO Credit Union. | 414,678.28 |
| Gate City Steel Credit Union. | 90,123.90 |
| King Credit Union | 154,735.63 |
| Producers Supply Credit Union | 786,394.16 |
| Quinco Credit Union | 1,187,555.94 |
| **NEZ PERCE** | |
| Nez Perce Community Credit Union. | 185,836.48 |
| **OROFINO** | |
| Orofino Community Credit Union. | 1,349,321.64 |
| **PAYETTE** | |
| Treasure Valley Teachers Credit Union | 127,936.02 |
| **PIERCE** | |
| White Pine Credit Union | 354,404.75 |
| **POCATELLO** | |
| Bannock Leaders | 96,709.33 |
| Bucyrus-Erie Employees Credit Union | 143,559.91 |
| Graphic and Allied Arts Credit Union. | 79,314.52 |
| I.B.E.W. #449 Credit Union. | 217,082.71 |
| Idaho Central Credit Union. | 20,422,181.87 |
| Pocatello Simplot Credit Union. | 1,801,956.24 |
| P.R.C.O. Credit Union | 76,626.95 |
| Steel Industries Credit Union | 144,906.22 |
| **POST FALLS** | |
| Clare-Pendar Employees Credit Union | 161,797.94 |
| **REXBURG** | |
| Madison Teachers Credit Union | 262,799.60 |
| **RUPERT** | |
| Minico Credit Union | 94,024.90 |
| Minidoka County Teachers Credit Union | 136,508.64 |

CREDIT UNIONS (Continued)

| | |
|---|---|
| **ST MARIES** | |
| St. Joe Valley Public Employees Credit Union. . . . . | $ 386,106.88 |
| **SALMON** | |
| Salmon River Grange Credit Union. . . . . | 91,867.02 |
| **SHELLEY** | |
| Shell-Fir Credit Union. . . . . | 256,297.14 |
| **SUN VALLEY** | |
| Sun Valley Community Credit Union . . . . . | 354,943.29 |
| **TWIN FALLS** | |
| Magic Valley Memorial Hospital. . . . . | 418,764.16 |
| Magic Valley Teachers Credit Union. . . . . | 187,275.52 |
| Times-News Employees Credit Union . . . . . | 113,060.41 |
| Twin Falls City Employees Credit Union. . . . . | 134,382.01 |
| **UCON** | |
| East Bonneville . . . . . | 279,789.45 |
| **WEISER** | |
| Consumers Cooperative Credit Union. . . . . | 43,384.43 |
| Tri-County Grange Credit Union. . . . . | 84,600.94 |
| SUB TOTAL | $ 112,451,322.05 |
| Idaho Corporate Credit Union. . . . . | 5,590,748.91 |
| TOTAL | $ 118,042,070.96 |

## STATE BANK COMPARATIVE STATEMENT

Close of Business June 30, 1978 and June 30, 1979

| | 1978 | 1979 | Increase (Decrease) |
|---|---|---|---|
| EQUITY CAPITAL | | | |
| Preferred Stock . . . . . Total Par Value | $ 700,000 | $ 700,000 | $ -0- |
| Common Stock . . . . . Total Par Value | 10,627,000 | 11,749,000 | 1,122,000 |
| Surplus | 29,147,000 | 36,621,000 | 7,474,000 |
| Undivided Profits | 14,354,000 | 15,252,000 | 898,000 |
| Reserve for Contingencies and Other Capital Reserves | 109,000 | 86,000 | ( 23,000) |
| TOTAL EQUITY CAPITAL | $ 54,937,000 | $ 64,408,000 | $ 9,471,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | $886,261,000 | $940,611,000 | $ 54,350,000 |

## NATIONAL BANKS COMPARATIVE STATEMENT

Close of Business June 30, 1978 and June 30, 1979

| | 1978 | 1979 | Increase (Decrease) |
|---|---|---|---|
| **ASSETS** | | | |
| Cash and Due from Banks | $ 358,865,000 | $ 371,120,000 | $ 12,255,000 |
| U.S. Treasury Securities | 269,727,000 | 262,272,000 | ( 7,455,000) |
| Obligations of Other U.S. Government Agencies and Corporations | 54,344,000 | 74,583,000 | 20,239,000 |
| Obligations of States and Political Subdivisions | 282,713,000 | 344,090,000 | 61,377,000 |
| Other Bonds, Notes and Debentures | 2,943,000 | 3,002,000 | 59,000 |
| Corporate Stock | 4,981,000 | 5,373,000 | 392,000 |
| Trading Account Securities | -0- | -0- | -0- |
| Federal Funds Sold and Securities Purchased under Agreements to Resell | 64,300,000 | 167,050,000 | 102,750,000 |
| Loans, Net | 1,936,052,000 | 2,045,329,000 | 109,177,000 |
| Direct Lease Financing | 4,568,000 | 36,396,000 | 31,828,000 |
| Bank Premises, Furniture & Fixtures and Other Assets Representing Premises | 63,156,000 | 69,953,000 | 6,797,000 |
| Real Estate Owned Other than Bank Premises | 1,767,000 | 3,011,000 | 1,244,000 |
| Investments in Unconsolidated Subsidiaries and Association Companies | -0- | -0- | -0- |
| Customer's Liability to this Bank on Acceptances Outstanding | -0- | -0- | -0- |
| Other Assets | 38,942,000 | 52,619,000 | 13,677,000 |
| TOTAL ASSETS | $3,082,358,000 | $3,434,698,000 | $352,340,000 |
| **LIABILITIES** | | | |
| Demand Deposits of Individuals, Partnerships & Corporations | $ 767,172,000 | $ 754,227,000 | $(12,945,000) |
| Time and Savings Deposits of Individuals, Partnerships & Corporations | 1,605,560,000 | 1,811,640,000 | 206,080,000 |
| Deposits of United States Government | 21,069,000 | 6,078,000 | (14,991,000) |
| Deposits of States and Political Subdivisions | 188,284,000 | 205,952,000 | 17,668,000 |
| Deposits of Foreign Governments and Official Institutions | -0- | -0- | -0- |
| Deposits of Commercial Banks | 17,874,000 | 10,835,000 | ( 7,039,000) |
| Certified and Officer's Checks | 28,157,000 | 33,539,000 | 5,382,000 |
| TOTAL DEPOSITS | $2,628,116,000 | $2,822,271,000 | $194,155,000 |
| Federal Funds Purchased & Securities Sold under Agreements to Repurchase | $ 198,426,000 | $ 247,833,000 | $ 49,407,000 |
| Other Liabilities for Borrowed Money | 1,725,000 | 50,342,000 | 48,617,000 |
| Mortgage Indebtedness | 4,232,000 | 4,035,000 | ( 197,000) |
| Acceptances Executed by or for Account of this Bank's Outstanding | -0- | -0- | -0- |
| Other Liabilities | 39,528,000 | 78,866,000 | 39,338,000 |
| TOTAL LIABILITIES | $2,872,027,000 | $3,203,347,000 | $331,320,000 |

NATIONAL BANKS COMPARATIVE STATEMENT (Continued)

Close of Business June 30, 1978 and June 30, 1979

| | 1978 | 1979 | Increase (Decrease) |
|---|---|---|---|
| Subordinated Notes and Debentures | $ 22,302,000 | $ 22,396,000 | $ 91,000 |
| EQUITY CAPITAL | | | |
| Preferred Stock . . . . . .Total Par Value | -0- | -0- | -0- |
| Common Stock . . . . . .Total Par Value | 37,651,000 | 37,733,000 | 82,000 |
| Surplus | 128,479,000 | 146,135,000 | 17,656,000 |
| Undivided Profits | 19,644,000 | 23,873,000 | 4,229,000 |
| Reserve for Contingencies and Other Capital Reserves | 2,252,000 | 1,214,000 | ( 1,038,000) |
| TOTAL EQUITY CAPITAL | $ 188,026,000 | $ 208,955,000 | $ 20,929,000 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | $3,082,358,000 | $3,434,698,000 | $352,340,000 |

CORPORATE CREDIT UNION
STATE OF IDAHO
BALANCE SHEET

December 31, 1978

ASSETS

| | | |
|---|---|---|
| Total loans | $ | 3,967,934.81 |
| Cash | | (4,804.73) |
| Investments in other financial institutions | | 1,576,514.71 |
| Miscellaneous | | 51,104.12 |
| TOTAL ASSETS | $ | 5,590,748.91 |

LIABILITIES

| | | |
|---|---|---|
| Shares | $ | 1,825,107.54 |
| Certificates of deposit | | 816,252.16 |
| Certificates of indebtedness/Deposit accounts | | 2,822,830.58 |
| Dividends payable | | 59,667.44 |
| Contingency reserves | | 2,551.25 |
| Miscellaneous | | 12,605.34 |
| Undivided earnings | | 51,734.60 |
| TOTAL LIABILITIES | $ | 5,590,748.91 |

CREDIT UNIONS
STATE OF IDAHO
BALANCE SHEET

December 31, 1978

ASSETS

| | | |
|---|---|---|
| Delinquent Loans: | | |
| 2 to less than 6 months | $ | 1,755,113.54 |
| 6 to less than 12 months | | 858,009.60 |
| 12 months and over | | 624,454.57 |
| TOTAL DELINQUENCY | | 3,237,577.71 |
| Total loans | | 98,974,405.60 |
| Cash | | 1,825,159.18 |
| Savings & loan shares | | 148,229.52 |
| Loans to credit unions | | 356,449.30 |
| Furniture, fixtures, and equipment | | 794,631.35 |
| Prepaid insurance | | 99,492.90 |
| Miscellaneous | | 172,025.09 |
| Other assets | | 573,073.75 |
| Land and building | | 5,045,896.70 |
| Deposits in corporate | | 3,586,707.35 |
| Deposits in central | | 14,259.09 |
| Federal securities | | 85,338.30 |
| Investments in other financial institutions | | 664,329.83 |
| Miscellaneous | | 111,324.09 |
| TOTAL ASSETS | $ | 112,451,322.05 |

LIABILITIES

| | | |
|---|---|---|
| Accounts payable | $ | 127,399.92 |
| Notes payable | | 4,003,985.08 |
| Withholding payable | | 11,867.38 |
| Social security payable | | 6,074.16 |
| Unemployment compensation taxes payable | | 9,390.54 |
| Miscellaneous | | 8.96 |
| Shares | | 68,440,664.40 |
| Certificates of deposit | | 24,227,062.93 |
| Mod shares | | 2,003,082.38 |
| Certificates of indebtedness/Deposit accounts | | 6,655,707.43 |
| Dividends payable | | 1,449,523.78 |
| Insurance reserve | | 1,866,412.76 |
| Special reserves for delinquent loans | | 1,440,540.57 |
| Contingency reserves | | 574,824.55 |
| Miscellaneous | | 98,323.33 |
| Undivided earnings | | 1,153,853.97 |
| Interest on deposits and C.D.'s payable | | 382,599.91 |
| TOTAL LIABILITIES | | 112,451,322.05 |

## UNIFORM CONSUMER CREDIT CODE PROGRAM

The goal of the Uniform Consumer Credit Code Program is to assure the availability and quality of consumer credit services to the citizens of Idaho. The Department meets the goal of this program by the accomplishment of the following objectives:

(1) Reviewing transactions of supervised and regulated lenders for compliance with the UCCC.

(2) Taking action to resolve consumer complaints.

(3) Reporting regularly to the Governor and the Legislature concerning consumer credit in Idaho.

During FY 1979, the Uniform Consumer Credit Code (UCCC) Program made examinations of supervised and regulated lenders and continued to make concurrent examinations of banking institutions with examiners from the Bank Program.

SUPERVISED LENDERS

STATE OF IDAHO

June 30, 1979

BLACKFOOT
- Avco Financial Services of Idaho Falls, Inc.
- Capital Financial Services, Inc. #35
- C. O. Cox & Neola C. Clark dba Cox Insurance and Loans
- The Lockhart Company

BOISE
- Aetna Finance Company
- Associates Financial Services Company of Idaho, Inc. (3 offices)
- Avco Financial Services of Idaho Falls, Inc. (2 offices)
- Beneficial Finance Company of Boise (3 offices)
- Blazer Financial Services, Inc.
- Capital Financial Services, Inc. #35 (2 offices)
- C.I.T. Financial Services, Inc.
- Citicorp Person-to-Person Financial Center, Inc. (2 offices)
- Commercial Credit Corporation
- Credithrift of America, Inc.
- Dial Finance Company of Idaho (2 offices)
- Fidelity Financial Services, Inc.
- FinanceAmerica Corporation
- General Finance Corporation of Idaho
- Household Finance Corporation (2 offices)
- The Lockhart Company
- Old National Financial Services, Inc.
- Pacific Finance Loans
- Rainier Credit Company
- Security Pacific Finance Corporation

BURLEY
- Blazer Financial Services, Inc.
- Capital Financial Services, Inc. #35

CALDWELL
- Associates Financial Services Company of Idaho, Inc.
- Beneficial Finance Company of Nampa
- Jack Murdoch Finance Corporation
- State Finance Company

COEUR D'ALENE
- Avco Financial Services of Idaho Falls, Inc.
- Beneficial Finance Company of Coeur d'Alene
- Blazer Financial Services, Inc.
- Credithrift of America, Inc.
- Dial Finance Company of Idaho
- Household Finance Corporation
- Pacific Finance Loans

EMMETT
- Capital Financial Services, Inc. #35

FRUITLAND
- Pacific Finance Loans

IDAHO FALLS
- Associates Financial Services Company of Idaho, Inc.

IDAHO FALLS (continued)
Avco Financial Services of Idaho Falls, Inc.
Beneficial Finance Company of Idaho Falls
Blazer Financial Services, Inc.
Capital Financial Services, Inc. #35
C.I.T. Financial Services, Inc.
Citicorp Person-to-Person Financial Center, Inc.
Commercial Credit Corporation
Dial Finance Company of Idaho
Fidelity Financial Services, Inc.
General Finance Corporation of Idaho
Household Finance Corporation
The Lockhart Company
Pacific Finance Loans
Security Pacific Finance Corporation

JEROME
Beneficial Finance Company of Jerome
Pacific Finance Loans

KELLOGG
Avco Financial Services of Idaho Falls, Inc.
Pacific Finance Loans

LEWISTON
Aetna Finance Company
Associates Financial Services Company of Idaho, Inc.
Avco Financial Services of Idaho Falls, Inc.
Beneficial Finance Company of Lewiston
Blazer Financial Services, Inc.
Capital Financial Services, Inc. #35
Dial Finance Company of Idaho
Household Finance Corporation

MOSCOW
Avco Financial Services of Idaho Falls, Inc.
Beneficial Finance Company of Moscow
Capital Financial Services, Inc. #35

MOUNTAIN HOME
Household Finance Corporation
Pacific Finance Loans

NAMPA
Avco Financial Services of Idaho Falls, Inc.
Beneficial Finance Company of Nampa
Capital Financial Services, Inc. #35
C.I.T. Financial Services, Inc.
Citicorp Person-to-Person Financial Center, Inc.
Dial Finance Company of Idaho
General Finance Corporation of Idaho
Household Finance Corporation
Nampa Finance Company
Pacific Finance Loans

OROFINO
Avco Financial Services of Idaho Falls, Inc.

PAYETTE
Capital Financial Services, Inc. #35

POCATELLO
- Aetna Finance Company
- Associates Financial Services Company of Idaho, Inc.
- Avco Financial Services of Idaho Falls, Inc.
- Beneficial Finance Company of Pocatello
- Blazer Financial Services, Inc.
- Capital Financial Services, Inc. #35
- C.I.T. Financial Services, Inc.
- Citicorp Person-to-Person Financial Center, Inc.
- Commercial Credit Corporation
- Credithrift of America, Inc.
- Dial Finance Company of Idaho
- FinanceAmerica Corporation
- General Finance Corporation of Idaho
- Household Finance Corporation
- The Lockhart Company
- Pacific Finance Loans
- Security Pacific Finance Corporation

PRESTON
- Capital Financial Services, Inc. #35

REXBURG
- Capital Financial Services, Inc. #35
- Pacific Finance Loans

RUPERT
- Beneficial Finance Company of Rupert
- Pacific Finance Loans

SANDPOINT
- Avco Financial Services of Idaho Falls, Inc.
- Hometown Finance Company
- Pacific Finance Loans

SODA SPRINGS
- Hendricks Finance

TWIN Falls
- Aetna Finance Company
- Associates Financial Services Company of Idaho, Inc.
- Avco Financial Services of Idaho Falls, Inc.
- Beneficial Finance Company of Twin Falls
- Blazer Financial Services, Inc.
- Capital Financial Services, Inc. #35
- Commercial Credit Corporation
- Citicorp Person-to-Person Financial Center, Inc.
- Dial Finance Company of Idaho
- General Finance Corporation of Idaho
- Household Finance Corporation
- The Lockhart Company
- Pacific Finance Loans
- Security Pacific Finance Corporation

WALLACE
- Avco Financial Services of Idaho Falls, Inc.
- Beneficial Finance Company of Wallace

SCHEDULE A
BALANCE SHEET - OPERATIONS

| | Column 1 Consumer Loan Business | Column 2 Sales Finance & All Other Business | Column 3 Total Business |
|---|---|---|---|
| **ASSETS** | | | |
| Cash on hand and in Banks | $ 495,805.96 | $ 298,535.14 | $ 794,341.10 |
| (a) Gross Receivables | 154,325,133.86 | 49,091,986.96 | 203,417,120.82 |
| (b) Less: Unearned Discount | 36,810,988.23 | 11,854,899.70 | 48,665,887.93 |
| (c) Total Net Receivables | 117,514,145.63 | 37,237,087.26 | 154,751,232.89 |
| (d) Less: Reserve for Bad Debts | 3,306,782.96 | 922,118.33 | 4,228,901.29 |
| (e) Adjusted Net Receivables | 114,207,362.67 | 36,314,968.93 | 150,522,331.60 |
| Real Estate (less depreciation) | -0- | 40,750.00 | 40,750.00 |
| Furniture, Fixtures, and Equipment (less depreciation) | 627,789.02 | 193,100.22 | 820,889.24 |
| Deferred Charges | 46,516.71 | 11,784.53 | 58,301.24 |
| Head Office Clearings | (1,429.01) | 3,566.81 | 2,137.80 |
| Other Assets (itemize): | | | |
| (a) Accounts Receivable | 785,535.31 | 53,784.45 | 839,319.76 |
| (b) Repossession | 22,985.73 | 1,820.61 | 24,806.34 |
| (c) Premium or Acquisition Fee | 394.00 | 41.00 | 435.00 |
| (d) Miscellaneous | 195,809.79 | 202,965.49 | 398,775.28 |
| TOTAL ASSETS | $116,380,770.18 | $ 37,121,317.18 | $153,502,087.36 |

| | |
|---|---|
| **LIABILITIES** | |
| Accounts and Notes Payable: | |
| (a) Banks | $ 601,841.98 |
| (b) Due Parent Company or Affiliate | 119,258,796.85 |
| Bonds and Long Term Accounts and Notes | 1,081,477.16 |
| Other Liabilities: | |
| (a) Accrued Expense | 343,594.58 |
| (b) Dealers Reserve | 924,896.89 |
| (c) Other (itemize) Miscellaneous | 9,094,384.49 |
| Net Worth (if individual or partnership) | 313,236.49 |
| Capital Stock (if corporation) | 1,401,700.00 |
| Surplus | 16,032,010.62 |
| Undivided Profits | 4,250,148.30 |
| Reserve for Contingencies | -0- |
| TOTAL LIABILITIES | $153,502,087.36 |

SCHEDULE B
STATEMENT OF INCOME AND EXPENSE
OPERATIONS

| | Column 1 Consumer Loan Business | Column 2 Sales Finance & All Other Business | Column 3 Total Business |
|---|---|---|---|
| **INCOME** | | | |
| Interest and Dividends on Securities | $ 274,422.47 | $ 45,317.88 | $ 319,740.35 |
| Charges Collected and/or Earned | 21,703,374.61 | 4,665,561.75 | 26,368,936.36 |
| Insurance Commission Earned | 122,107.65 | 10,979.13 | 133,086.78 |
| Other Income (itemize): | | | |
| (a) Bad Debt Recoveries | 113,949.00 | 11,298.84 | 125,247.84 |
| (b) Miscellaneous Income | 227,391.02 | 65,529.34 | 293,120.36 |
| Gross Operating Income | 22,441,444.75 | 4,798,686.94 | 27,240,131.69 |
| **EXPENSE** | | | |
| Salaries, Wages and Fees | $ 3,463,462.67 | $ 1,049,458.11 | $ 4,512,920.78 |
| Taxes (other than income) | 194,695.39 | 78,956.90 | 273,652.29 |
| Depreciation on Buildings, Furniture, Fixtures and Autos | 145,735.05 | 40,533.43 | 186,268.48 |
| Losses - Charge-Offs, and Transfer to Valuation Reserve: | | | |
| (a) On Securities | -0- | -0- | -0- |
| (b) On Loans | 1,920,303.58 | 310,851.85 | 2,231,155.43 |
| (c) Other Losses | 38,068.00 | 23,228.93 | 61,296.93 |
| Other Operating Expense | 4,964,506.95 | 1,440,147.51 | 6,404,654.46 |
| Total Expense (before Interest and Federal and State Income Taxes) | 10,726,771.64 | 2,943,176.73 | 13,669.948.37 |
| Net Operating Income (before Interest and Federal and State Income Taxes) | 11,714,673.11 | 1,855,510.21 | 13,570,183.32 |
| Interest Paid | 7,761,586.10 | 2,034,953.66 | 9,796,539.76 |
| Net Income (before Federal and State Income Taxes) | 3,953,087.01 | (179,443.45) | 3,773,643.56 |
| Federal and State Income Taxes | 1,788,509.00 | ( 54,104.77) | 1,734,404.23 |
| Net Income (before Dividends) | 2,164,578.01 | (125,338.68) | 2,039,239.33 |
| Interest and Dividends Paid on Capital | 124,637.82 | ( 28,781.62) | 95,856.20 |
| Net Income after Dividends | $ 2,039.940.19 | $ ( 96,557.06) | $ 1,943,383.13 |

SCHEDULE C
ANALYSIS OF LOANS MADE
OPERATIONS

| | Column 1<br>Consumer<br>Loan Business | | Column 2<br>Sales Finance and<br>All Other Business | |
|---|---|---|---|---|
| Total Volume During Period: | (Number) | (Amount) | (Number) | (Amount) |
| (a) Precomputed Paper | 55,371 | $ 91,360.503.89 | 51,552 | $34,183,991.87 |
| (b) Interest Bearing Paper | 4,701 | 23,448,590.58 | 32 | 310,581.37 |
| Total | 60,072 | 114,809,094.47 | 51,584 | 34,494,573.24 |
| Net Losses from Uncollectible Accounts | 1,949 | $ 1,688.706.10 | 605 | $ 302,278.19 |
| | (APR Actually Charged) | | (APR Actually Charged) | |
| Rate Range of Credit Extended | (Maximum) | (Minimum) | (Maximum) | (Minimum) |
| (a) $300.00 or less | 35.14% | to 31.20% | 28.29% | to 19.25% |
| (b) $300.01 to $1,000.00 | 33.56% | 24.80% | 24.37% | 16.80% |
| (c) $1,000.01 to $2,500.00 | 28.00% | 19.47% | 21.67% | 15.96% |
| (d) $2,500.01 to $4,000.00 | 22.09% | 18.24% | 18.84% | 15.21% |
| (e) $4,000.01 to $5,000.00 | 19.94% | 17.92% | 17.78% | 15.07% |
| (f) $5,000.01 and larger | 19.09% | 16.38% | 16.99% | 14.27% |
| Size of Credit Extended | (Number) | (Amount) | (Number) | (Amount) |
| (a) $300.00 or less | 5,690 | $ 1,177,870 | 19,807 | $ 3,721,240 |
| (b) $300.01 to $1,000.00 | 24,394 | 14,626,932 | 26,509 | 14,055,387 |
| (c) $1,000.01 to $2,500.00 | 19,110 | 30,081,794 | 3,599 | 5,215,557 |
| (d) $2,500.01 to $4,000.00 | 5,513 | 16,848,587 | 608 | 2,043,239 |
| (e) $4,000.01 to $5,000.00 | 1,340 | 5,906,709 | 299 | 1,336,995 |
| (f) $5,000.01 and larger | 3,991 | 45,753,717 | 767 | 5,182,154 |
| Percentage of the number of Consumer Loans and Sales Finance and Other Business covered by Insurance which was purchased on behalf of the borrower: | | | | |
| (a) Credit Life Insurance | 79.21% | | 8.88% | |
| (b) Health and Accident Insurance | 63.41% | | 3.04% | |
| (c) Fire or Personal Property Floater | 13.80% | | .01% | |
| Delinquency: | | | | |
| (a) Contractually delinquent for 60 days | $2,273,801 | 1.47% | $420,589 | .86% |
| (b) Contractually delinquent for 90 days | $2,106,699 | 1.37% | $466,257 | .95% |

REGULATED LENDERS
CONSOLIDATED REPORT
12-31-78

| BANKS | Number | Dollar Amount Mil. Thou. |
|---|---|---|
| 1. Direct Consumer Loans | | |
| (a) Auto Loans | 46,700 | 134,138 |
| (b) Furniture, appliances and equipment loans | 3,323 | 13,407 |
| (c) Mobile home loans | 4,432 | 29,785 |
| (d) Travel trailer and motor home loans | 725 | 3,087 |
| (e) Medical and dental loans | 79 | 52 |
| (f) Unsecured consumer loans | 27,465 | 54,373 |
| (g) All other direct and secured consumer loans | 21,439 | 81,371 |
| 2. Indirect Consumer Loans (purchased paper) | | |
| (a) Auto loans | 28,407 | 92,495 |
| (b) Furniture, appliances and equipment loans | 7,356 | 20,162 |
| (c) Mobile home loans | 7,801 | 72,096 |
| (d) Travel trailer and motor home loans | 1,794 | 7,861 |
| (e) Medical and dental loans | 2,187 | 2,248 |
| (f) All other indirect consumer loans | 7,140 | 35,165 |
| 3. Credit Cards and Related Plans | | |
| (a) Retail (charge account) credit card plans | 47,178 | 27,358 |
| (b) Check credit and revolving credit plans | 29,340 | 40,150 |
| Direct Consumer Loans Other Than Banks | | 21,687 |
| Loans Made Subject to UCCC by Agreement | 947 | 7,774 |
| Regulated Loans | 236,313 | 643,209 |
| Less: Unearned income on loans | | 39,208 |
| Regulated Loans excluding unearned income | 236,313 | 604,001 |

CONSUMER LOANS UNDER UCCC
12-31-78

| | |
|---|---|
| Regulated Lenders | 604,001 |
| Supervised Lenders | 150,522 |
| Total Consumer Loans | 754,523 |

COLLECTION AGENCIES

STATE OF IDAHO

June 30, 1979

BLACKFOOT
Betty Girardi dba Credit Bureau of Blackfoot
Merchants Adjustment Bureau, Inc.

BOISE
Action Collection Service, Inc.
American Collection Service, Inc.
Consumer Credit Counseling Service of Idaho, Inc.
Control-O-Fax Corporation dba Professional Credit Analysts, Inc.
The Credit Bureau Inc. of Georgia dba CBI Collections-Boise
Credit Data of Idaho, Inc.
Dun & Bradstreet, Inc.
I. C. System, Inc.
Management Communications & Research, Inc. dba Intermountain Credit Services
National Financial Service, Inc.
Professional Adjustment Company
Sebrite Corporation
SPEID Collection Service
The Sureway Corporation
United Credit Men's Association
United Service Bureau, Inc. dba Sound Adjustment Service
Western States Service Corporation

BURLEY
Credit Bureau of Burley, Inc.

CALDWELL
Canyon Adjustment Company, Inc.
United Credit Service, Inc.

COEUR D'ALENE
Aero Agency Collections
Credit Bureau of Coeur d'Alene, Inc.

DECLO
Mini-Cassia Collection Agency, Inc.

EMMETT
Mutual Credit Services, Inc. dba Credit Bureau of Gem County

GOODING
Gooding Credit Bureau

GRANGEVILLE
Credit Bureau Services

HAILEY
Credit Bureau of Blaine County, Inc.

HEYBURN
Gold Standard Collection Bureau, Inc.

IDAHO FALLS
Brad's Collection Agency, Inc.
Business Management Service

IDAHO FALLS (continued)
Credit Bureau of Idaho Falls, Inc.
Credit Service Company
Interstate Collections of Idaho
Professional Credit Service
Lewis C. Ross, Jr., Inc.

JEROME
Credit Bureau of Jerome, Inc.
Trans-American Collections, Inc.

KELLOGG
Credit Bureau of Shoshone County, Inc.

LEWISTON
Credit Adjustment Agency, Inc.
Western Adjustment Bureau

McCALL
Credit Bureau of Valley County, Inc.

MERIDIAN
Bolen Credit Service

MOSCOW
Inland Merchants Association, Inc.

MOUNTAIN HOME
Western Collection Agency

NAMPA
The Credit Bureau Inc. of Georgia dba CBI Collections-Nampa/Caldwell
Idaho Adjustment Service

OROFINO
Credit Adjustment Agency, Inc. dba Credit Bureau of Clearwater County

POCATELLO
Bannock Collectors, Inc.
Business and Professional Collection Service
Credit Bureau of Pocatello, Inc.
Professional Adjustment Bureau, Inc.

REXBURG
Credit Bureau of Eastern Idaho, Inc.
Collections Unlimited, Inc.

RUPERT
Magic Valley Credit Bureaus, Inc. dba Credit Bureau of Rupert

ST. MARIES
Benewah Adjustment Service

SALMON
Credit Bureau of Salmon

SANDPOINT
Credit Bureau of Sandpoint

SODA SPRINGS
Aadco, Inc. dba Credit Bureau of Southern Idaho

TWIN FALLS
Credit Bureau of Twin Falls
Credit Data Idaho Twin Falls, Inc.
Magic Valley Adjustment Bureau, Inc.
Professional Service Agency
Statewide Collections, Inc.

WALLACE
Northern Idaho Collection Agency

CEMETERIES REPORTING UNDER THE

ENDOWMENT CARE CEMETERY ACT

FY 79

| | |
|---|---|
| Cloverdale Memorial Park Association, Inc. | Boise |
| Filer Lodge #125 I.O.O.F. Cemetery | Filer |
| Gem Parks Development Co., Inc. | Burley |
| Hillcrest Memorial Gardens, Inc. | Caldwell |
| Lewis-Clark Memorial Gardens, Inc. | Lewiston |
| Mountain View Memorial Park, Inc. | Boise |
| Parks Development Co. (Sunset Memorial Park) | Twin Falls |
| Pinecrest Memorial Park | Sandpoint |
| Restlawn Memorial Park | Coeur d'Alene |
| Restlawn Memorial Gardens, Inc. | Pocatello |
| Rosedale Memorial Park, Inc. | Payette |
| Shoshone Memorial Gardens, Inc. | Pinehurst |
| Terrace Lawn Memorial Gardens, Inc. | Meridian |
| Twin Falls Cemetery Association | Twin Falls |